

Table ID2. Average annual employee contribution for family coverage in private establishments offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	Firm Size <sup>2</sup>							
	All firm sizes	Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees	Under 50 employees	50 or more employees
Average annual employee contribution for family coverage								
United States.....	\$1,139	\$951	\$1,278	\$1,410	\$1,352	\$1,017	\$1,231	\$1,115
Industry group								
Agriculture, forestry, and fishing.....	808	931	786	894	1,077	*491	867	*704
Mining.....	656	2,011	*1,363	*652	*546	557	*1,182	574
Construction.....	1,064	850	1,001	1,199	1,148	1,198	1,003	1,172
Manufacturing.....	823	765	1,304	1,205	957	713	1,175	786
Transportation, Communication, and Utilities.....	832	1,347	1,370	1,250	1,067	645	1,314	748
Wholesale Trade.....	1,103	849	1,227	1,314	1,349	866	1,189	1,060
Retail Trade.....	1,480	1,065	1,414	1,651	2,143	1,333	1,373	1,521
Finance, Insurance, and Real Estate....	1,477	1,020	1,256	1,797	1,513	1,472	1,402	1,494
Services.....	1,378	946	1,329	1,569	1,647	1,330	1,260	1,416
Ownership								
For profit.....	1,120	956	1,293	1,450	1,366	970	1,239	1,086
Incorporated.....	1,089	895	1,307	1,409	1,259	959	1,231	1,052
Unincorporated.....	1,457	1,110	1,183	2,016	2,163	1,182	1,281	1,582
Non-profit.....	1,258	864	1,171	1,246	1,350	1,260	1,177	1,272
Other.....	1,115	1,008	905	956	1,095	1,196	954	1,141
Age of firm								
Under 5 years.....	1,271	1,042	1,325	1,492	1,927	976	1,249	1,286
5-9 years.....	1,183	1,137	1,245	1,604	1,181	953	1,317	1,100
10-19 years.....	1,261	935	1,480	1,502	1,305	1,068	1,339	1,202
20 or more years.....	1,113	867	1,158	1,330	1,361	1,022	1,146	1,107
Number of locations in firm								
Two or more locations.....	1,100	817	1,381	1,459	1,390	1,007	1,385	1,085
One location.....	1,216	957	1,257	1,387	1,287	1,116	1,201	1,234
Metropolitan area indicator								
Metropolitan area.....	1,152	940	1,272	1,422	1,368	1,037	1,231	1,132
Non-metropolitan area.....	1,065	993	1,307	1,348	1,269	883	1,229	1,007
Percent of full-time employees								
Less than 25 percent.....	1,052	1,145	1,253	1,041	1,634	953	1,121	1,042
25-49 percent.....	1,215	1,150	1,264	1,359	1,563	1,112	1,264	1,201
50-74 percent.....	1,300	932	1,276	1,584	1,590	1,257	1,175	1,333
75 percent or more.....	1,115	941	1,279	1,402	1,315	977	1,238	1,082
Whether establishment has union employees								
No union employees.....	1,262	970	1,309	1,527	1,464	1,135	1,286	1,253
Union employees.....	717	*597	770	636	942	665	635	726
Percent of low-wage employees <sup>3</sup>								
50 percent or more of employees are low-wage.....	1,358	1,172	1,440	1,886	1,510	1,124	1,387	1,337
Less than 50 percent of employees are low-wage.....	1,132	932	1,244	1,397	1,332	945	1,215	1,100

<sup>1</sup> An establishment is defined as a business at a single physical location.

<sup>2</sup> Number of employees nationwide as reported by respondent.

<sup>3</sup> Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

\* Figure does not meet standard of reliability or precision.

NOTE: Estimates in this table are based on plans offered during the 1993 benefit year.

SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).

Table ID2. Standard errors for average annual employee contribution for family coverage in private establishments<sup>1</sup> offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	Firm Size <sup>2</sup>							
	All firm sizes	Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees	Under 50 employees	50 or more employees
Standard errors								
United States.....	21	38	56	39	69	30	30	26
Industry group								
Agriculture, forestry, and fishing.....	118	176	233	171	208	*267	107	*243
Mining.....	95	603	*423	*312	*209	97	*429	89
Construction.....	67	98	162	147	191	146	87	102
Manufacturing.....	28	124	128	60	47	36	71	30
Transportation, Communication, and Utilities.....	62	277	275	119	114	78	131	66
Wholesale Trade.....	45	104	145	140	95	54	92	50
Retail Trade.....	61	99	127	96	247	70	72	79
Finance, Insurance, and Real Estate....	71	123	185	150	131	106	119	82
Services.....	47	62	106	76	189	58	54	59
Ownership								
For profit.....	25	41	58	44	87	34	32	30
Incorporated.....	23	48	61	45	56	35	35	28
Unincorporated.....	135	79	196	143	527	105	79	223
Non-profit.....	45	112	220	102	93	65	103	50
Other.....	98	278	214	154	156	156	150	110
Age of firm								
Under 5 years.....	93	113	280	159	412	81	114	138
5-9 years.....	44	105	133	121	94	59	78	51
10-19 years.....	43	63	103	101	85	102	58	60
20 or more years.....	27	59	76	46	92	34	42	31
Number of locations in firm								
Two or more locations.....	29	136	122	61	104	31	77	31
One location.....	27	39	62	50	68	83	33	43
Metropolitan area indicator								
Metropolitan area.....	24	44	65	44	81	33	35	29
Non-metropolitan area.....	34	72	88	78	72	56	52	42
Percent of full-time employees								
Less than 25 percent.....	190	283	337	184	259	263	167	217
25-49 percent.....	76	169	150	154	127	111	104	92
50-74 percent.....	50	82	179	114	120	71	77	60
75 percent or more.....	24	45	61	43	79	33	34	29
Whether establishment has union employees								
No union employees.....	23	39	57	42	78	32	31	29
Union employees.....	49	*217	212	101	161	52	112	53
Percent of low-wage employees <sup>3</sup>								
50 percent or more of employees are low-wage.....	71	164	268	203	182	80	124	82
Less than 50 percent of employees are low-wage.....	19	39	57	40	47	28	31	23

<sup>1</sup> An establishment is defined as a business at a single physical location.

<sup>2</sup> Number of employees nationwide as reported by respondent.

<sup>3</sup> Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

\* Figure does not meet standard of reliability or precision.

SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).